

CENTURY FINANCIAL SERVICES CORPORATION

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3632756	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$546	\$585	7.2%		
Loans	\$314	\$311	-0.9%		
Construction & development	\$33	\$28	-15.9%		
Closed-end 1-4 family residential	\$38	\$35	-8.9%		
Home equity	\$18	\$17	-7.1%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	12.9%		
Commercial & Industrial	\$91	\$88	-2.6%		
Commercial real estate	\$127	\$138	8.7%		
Unused commitments	\$63	\$67	5.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$130	\$103	-21.0%		
Asset-backed securities	\$0	\$7			
Other securities	\$67	\$121	81.0%		
Cash & balances due	\$9	\$9	0.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$15	\$14	-10.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$14	\$14	-1.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$482	\$521	8.1%		
Deposits	\$441	\$455	3.2%		
Total other borrowings	\$38	\$63	63.3%		
FHLB advances	\$38	\$63	63.3%		
Equity					
Equity capital at quarter end	\$63	\$63	0.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.1%	10.2%	--		
Tier 1 risk based capital ratio	16.1%	14.8%	--		
Total risk based capital ratio	17.3%	16.1%	--		
Return on equity ¹	5.6%	8.0%	--		
Return on assets ¹	0.6%	0.9%	--		
Net interest margin ¹	4.2%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	57.7%	120.4%	--		
Loss provision to net charge-offs (qtr)	255.8%	-8650.0%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	20.7%	3.0%	0.2%	0.0%	--
Closed-end 1-4 family residential	1.5%	1.6%	0.0%	0.0%	--
Home equity	1.8%	1.5%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	5.6%	1.7%	0.0%	0.0%	--
Commercial & Industrial	0.9%	2.5%	0.2%	0.1%	--
Commercial real estate	0.7%	0.5%	0.0%	0.0%	--
Total loans	3.0%	1.5%	0.1%	0.1%	--